

just what that is. Is that \$15,000 a year? Is that \$1,200 a month? Is that \$300 a week? Could you make it on \$300 a week? I am talking about everything, now. I am talking about rent and mortgage and car payment, food, utilities—the basics. I couldn't. I don't know how anyone can, and most can't. They fall deeply into debt and into despair.

So when President Biden talks about us reopening the conversation about our Federal minimum wage, it is long overdue—long overdue—and it is an easier issue for me than some because our Governor, J. B. Pritzker, when he took over the State of Illinois, set us on course to reach \$15 an hour as a State over the same period of time that Joe Biden has suggested, by 2025.

I just want to say that those people who are really struggling with the notion of increasing the minimum wage in all fairness really ought to think about the people out there who are struggling to get by week to week and month to month.

There is another proposal that is in this bill that is currently being debated, and it is the \$1,400 addition to the cash payment for many families. I put it in the same category in order to restore equity and opportunity to a lot of people who otherwise wouldn't have it. This is the second installment. The first was \$600 in the bill we passed last December. This \$1,400 payment will help many families.

I want to add one element that was debated a few weeks ago. Senator TODD YOUNG of Indiana, whom I respect and is a friend, had offered an amendment at what was known as a vote-arama as to who would receive this \$600 payment. I think the payment amount has been increased in the latest Biden proposal.

But the point I tried to make and I think he and I agree on, although I won't speak for him, is that if a child legally in America, a citizen of this country, with a Social Security number, lives in a household with parents who are undocumented—they may be working and paying taxes with something called an ITIN—but that child should not be discriminated against or at a disadvantage because of the parents' immigration status. If the children qualify, the children should be receiving those payments. I believe the House reconciliation bill does that, and I hope that any measure that we consider will do the same.

So let me close. I see the Senator on the floor asking for an opportunity to speak.

Yes, I support the American Rescue Plan. Is it possible that I would have written it differently? Yes. Are there provisions I would change? Yes. But I want to tell you, when we passed the CARES Act measure last December, that was true as well.

We are in a time of a national challenge and a national crisis. We have a President who is facing it squarely, taking it on, accepting responsibility, and asking for our help. Can we do anything less?

The PRESIDING OFFICER. The Republican whip.

STUDENT LOAN DEBT

Mr. THUNE. Mr. President, earlier this month, 16 Democratic Senators introduced a resolution calling for President Biden to forgive \$50,000 of Federal student loan debt per borrower—\$50,000.

There is no question that student loan debt is a problem for many Americans. College costs have risen to unrealistically high levels, and many students or their parents take out unrealistic amounts of debt in response. But the answer to this problem is not to have the President or Congress simply step in and forgive a large chunk of student loan debt.

To start with, Democrats' plan is incredibly, fundamentally unfair. Right now, there are individuals around this country who have just paid off the last of their student loans. They have been working hard, making payments, sometimes for a couple of decades, as was the case with me. What happens to these individuals if the President steps in and forgives \$50,000 of student debt? Well, I will tell you what happens—nothing. These individuals who have worked hard for years to pay off their debt will see no benefit from the Democrats' blanket loan forgiveness. Meanwhile, other Americans who have made no more than a month or two of payments will see their student loans entirely disappear. That is incredibly unfair. In addition to being unfair, forgiving student loan debt does absolutely nothing to address the problems that created this debt crisis in the first place. In fact, the Democrats' solution is likely to make things worse.

What possible incentive will students have to take the responsible approach to borrowing if they think the Federal Government will step in and solve their debt problem? What incentive will colleges have to restrain tuition growth if they think they can rely on the Federal Government to subsidize their students' tuition fees through loan forgiveness?

Forgiving \$50,000 in student loans would also set a terrible precedent on the sanctity of contracts. While it may at times be ill-advised, students freely enter into the agreements they make when they take out a loan. Should we really be teaching that agreements and contracts mean nothing, that people can incur debt and then not have to pay it off? And about that “not paying it off,” the phrase “student loan forgiveness” carries with it a suggestion that these debts will just disappear, that \$50,000 can be wiped off each American's slate and vanish into the ether.

But, of course, we know that is not the case either. This is money students have borrowed from the Federal Government, and if the Government doesn't get that money back, the Government will be facing an unexpected debt.

Now, some people, especially some Democrats, tend to talk as if the Gov-

ernment draws on an unlimited pot of money, but, of course, we know that is not true. Government funds aren't anywhere close to being unlimited, and Government coffers are not filled from a pot of gold at the end of the rainbow. They are filled by taxpayer dollars, and, sooner or later, it will be taxpayers who foot the bill for any loan forgiveness program, including the many taxpayers who opted not to attend college or chose a debt-free way of doing so. There are a lot of Americans out there who saved up to get a degree or went part-time to avoid incurring debt. Are they really supposed to foot the bill for other Americans' student loans?

While you might think that Democrats' plan is largely targeted to low-income or disadvantaged individuals, that is not actually the case. Under the Democrats' plan, an American making \$20,000 and an American making \$120,000 would receive the same loan relief. In fact, since more loan dollars are held by those in higher income brackets, higher income Americans could end up benefiting the most. And that brings up another thing that we need to remember.

Yes, a number of Americans carry a significant amount of student loan debt, but some of those Americans have incurred that debt for a career that will bring significant financial rewards.

Plus, a substantial portion of student loan debt is not for undergraduate degrees but for graduate and professional degrees. Under the Democrats' student loan forgiveness proposal, taxpayers could be subsidizing not just bachelor's degrees but master's degrees and Ph.D. degrees, as well as law and medical degrees.

Instead of putting taxpayers on the hook for billions, we should be focused on exploring ways to drive down education costs and educate students on the dangers of taking on excessive debt.

We should also be highlighting affordable education options like our Nation's community and technical colleges. These colleges, like the outstanding institutions we have in South Dakota, provide students with associate's degrees, certificates, apprenticeships, opportunities to learn a trade, and more.

There are also things we could do to help students pay off loans without putting taxpayers on the hook for such massive amounts of money. In December, Congress passed a 5-year legislation that I introduced with Senator WARNER to allow employers to help employees repay their loans. Our Employer Participation and Repayment Act amends the Educational Assistance Program to permit employers to make tax-free payments on their employees' student loans.

Previously, employers could make tax-free contributions to their employees' tuition if their employees were currently taking classes, but they

couldn't provide tax-free contributions to help employees with education debts that they had already incurred. Our bill allows them to make tax-free contributions to help with employees' already existing student loan debt. That is a win-win situation. It is a win for employees who get help paying off their student loans, and it is a win for employers who have a new option for attracting and retaining talented workers.

Our bill is not a silver bullet, but it will certainly help ease the pain of paying back student loans for a number of young Americans. I am pleased it was enacted into law for a 5-year period, and I hope Congress will act to make it permanent.

Another big thing we could do is make sure that graduates have access to good-paying jobs. This is key to enabling people to pay off their debt, and we should resolve to build on the economic progress that we had made pre-pandemic and focus on policies that will allow our economy to grow and to thrive.

High college costs and student debt are a problem, but blanket loan forgiveness is not the answer. I hope that President Biden will resist Democratic calls to put taxpayers on the hook for literally billions and billions of dollars in student loans.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. BOOZMAN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

REOPENING SCHOOLS

Mr. BOOZMAN. Mr. President, in recent days the Biden administration has backed away from its original goal to reopen most schools within the first 100 days. This comes despite new Centers for Disease Control and Prevention research recommending that schools can safely reopen for in-person instruction.

Arkansas schools reopened their doors in August of 2020. Currently, the Arkansas Department of Education reports that 67 percent of K-12 students are attending school in-person full time, almost 13 percent have a hybrid schedule, and 20 percent are entirely remote.

Natural State school districts invested in cleaning supplies, barriers, and retrofitting classrooms. Educators thought creatively and found solutions to these new problems. And although every school and community has different challenges, they moved ahead with the same goal: finding the best and the safest way to get and keep children and teachers in the classroom.

I had the opportunity to visit several school districts last fall. I was so impressed with their daily efforts to keep their doors open, keep their staff

healthy, and provide the learning that children desperately need.

These heroes need our support. Over the course of this past year, Congress has delivered \$113 billion—and over \$686 million to Arkansas—to support education through the COVID-19 pandemic, including nearly \$68 billion to help bring K-12 students back into the classroom. That money is already hard at work. However, much of it remains to be spent.

Parents can see that virtual learning simply isn't working. If you need more evidence of the unbalanced impact of 100-percent virtual learning, a study by the RAND Corporation in fall 2020 highlighted tremendous areas of concern. Researchers surveyed educators across the country and concluded that State and Federal Governments needed to prioritize making schools safe to attend. One particularly shocking result of the survey found that principals in America's highest poverty schools reported only 80 percent of their students had adequate internet access at home. When schools are virtual, we are knowingly failing 20 percent of those students without even getting to the question of how effective the instruction is or addressing the negative effects on students' social needs and development.

This crisis in education also means that families are falling behind. Women, in particular, are shouldering an incredible burden through this pandemic. In February 2020, women held the majority of nonfarm payroll jobs. They outnumbered men in the workforce for the first time in American history. Today, the number of women in the workforce is at a 33-year low. Much of this is attributed to the outsized role women are playing in balancing their families' financial, educational, and caregiving needs.

Of all the challenges we have faced through the COVID-19 pandemic, the mission of educating children continues to be one of the most critical and complex. It has been rewarding to see educators receive their much needed COVID-19 vaccine. These heroes are essential to our recovery.

Arkansas is setting the example. The Natural State can be proud of the teachers, administrators, and elected leaders who continue to find ways to keep schools open and provide critical services that children deserve. It is time that students in other States have the same opportunities.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. BLUNT. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. BLUNT. Mr. President, a year ago, schools began to close due to the coronavirus. Teachers quickly scram-

bled to try to figure out how they were going to teach kids who weren't there. They set up virtual classrooms on the internet. Parents started googling activities to keep their children motivated and active, but they didn't start that a year ago. They started 11 months ago. It didn't take long to figure out that kids at home are different than kids at school. And even before that, many parents had to start accommodating their schedule to try to figure out how they were going to deal with this new and unanticipated schedule.

Congress stepped up. On multiple occasions, we passed emergency legislation to get money to schools to clean classrooms, to buy laptops for students, and to do almost anything else that schools thought they might need at the elementary and secondary level. But what started as what I believe everybody thought was a stopgap—certainly no longer than until the weather got hot in the summertime as we finished up the last school year—has become, in many places, permanent, full time now, where students for a year have not been in school. That is despite a lot of widespread consensus that both scientists and medical experts think that kids can be back in the classroom.

The science on studying and learning is also clear that when schools are closed, students suffer. There have been a lot of studies to show that prolonged remote learning puts kids at higher risk for falling behind, for failing classes, for suffering from mental health problems, and, in many cases, just deciding not to show up. And, you know, the one thing about virtual is it is pretty easy to not virtually be there as well.

The risks on all those areas—the mental health problems, the falling behind, the failing grades—are even greater for students with disabilities or for minorities or people who live in generally underserved areas. A study by McKinsey looked at the toll prolonged remote learning has taken on students. It estimated that when it comes to mathematics, students, on average, are likely to lose 5 to 9 months of learning by the end of this school year. It said that students of color—this is according to McKinsey—could be 6 to 12 months behind at the end of this school year. Think about that. One year of remote learning could leave students 1 year behind where they should be in math if you look at these expert studies.

In addition to the academic damage, remote learning has led to an increase in mental health challenges facing students. A report by the Centers for Disease Control and Prevention found that mental health problems accounted for a growing proportion of students' visits to hospital emergency rooms. Visits were up 31 percent for kids between ages 12 and 17 and 24 percent for kids between ages 5 and 11, and according to the CDC, many of those visits are based on a mental health challenge rather